

In re:
Woon Yong Lee
Ae Kyung Lee
Debtors

Case No. 21-12421-mdc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 03, 2021

User: admin
Form ID: 309A

Page 1 of 5
Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Woon Yong Lee, Ae Kyung Lee, 134 Plymouth Road, Apt. 1101, Plymouth Meeting, PA 19462-1453
14633816	+ AES/PNC BANK, POB 61047, HARRISBURG, PA 17106-1047
14633814	+ AES/PNC BANK, ATTN: BANKRUPTCY, PO BOX 2461, HARRISBURG, PA 17105-2461
14633819	+ AMERICAN EDUCATION SERVICES, ATTN: BANKRUPTCY, PO BOX 2461, HARRISBURG, PA 17105-2461
14633818	+ AMERICAN EDUCATION SERVICES, ATTN: BANKRUPTCY, PO BOX 2461, HARRISBURG, PA 17105-2461
14633821	+ AMERICAN EDUCATION SERVICES, POB 61047, HARRISBURG, PA 17106-1047
14633820	+ AMERICAN EDUCATION SERVICES, 2500 BROADWAY, HELENA, MT 59601-4901
14633830	+ Andrew Bongiovanni, Esq., 10059 Sandmeyer Lane, Philadelphia, PA 19116-3501
14633861	+ COSTCO ANYWHERE VISA CARD, PO BOX 6190, SIOUX FALLS, SD 57117-6190
14633860	+ COSTCO ANYWHERE VISA CARD, ATTN: BANKRUPTCY, PO BOX 6500, SIOUX FALLS, SD 57117-6500
14633867	+ DITECH, PO BOX 6172, RAPID CITY, SD 57709-6172
14633866	+ DITECH, ATTN: BANKRUPTCY, PO BOX 6172, RAPID CITY, SD 57709-6172
14633869	+ DSNB BLOOMINGDALES, PO BOX 6789, SIOUX FALLS, SD 57117-6789
14633872	+ FIRSTMARK SERVICES, 121 SOUTH 13TH STREET, LINCOLN, NE 68508-1904
14633870	+ FIRSTMARK SERVICES, ATTN: BANKRUPTCY DEPT., PO BOX 82522, LINCOLN, NE 68501-2522
14633879	+ MACYS/FDSB, PO BOX 6789, SIOUX FALLS, SD 57117-6789
14633881	+ MARINER FINANCE, 8211 TOWN CENTER DR, NOTTINGHAM, MD 21236-5904
14633880	+ MARINER FINANCE, ATTN: BANKRUPTCY, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
14633813	+ MARTIN MACGREGOR, 10059 Sandmeyer Lane, Philadelphia, PA 19116-3501
14633891	+ Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
14633893	+ SOUTH CAROLINA STUDENT LOAN, POB 102405, COLUMBIA, SC 29224-2405
14633892	+ SOUTH CAROLINA STUDENT LOAN, ATTN: BANKRUPTCY, PO BOX 102405, COLUMBIA, SC 29224-2405
14633904	+ Westnor, L.P., 10059 Sandmeyer Lane, Philadelphia, PA 19116-3501

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bestcasestephen@gmail.com	Sep 03 2021 23:30:00	STEPHEN MATTHEW DUNNE, Dunne Law Offices, P.C., 1515 Market Street, Suite 1200, Philadelphia, PA 19102, U.S.A.
tr	+ EDI: FGARYFSEITZ.COM	Sep 04 2021 03:33:00	GARY F. SEITZ, Gellert Scali Busenkell & Brown LLC, 8 Penn Center, 1628 John F. Kennedy Blvd, Suite 1901, Philadelphia, PA 19103-2113
smg	Email/Text: megan.harper@phila.gov	Sep 03 2021 23:30:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Sep 04 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA

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			17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 03 2021 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 03 2021 23:30:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Sep 03 2021 23:30:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14633822	+ EDI: AMEREXPR.COM	Sep 04 2021 03:33:00	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
14633826	+ EDI: AMEREXPR.COM	Sep 04 2021 03:33:00	AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
14633831	EDI: BANKAMER.COM	Sep 04 2021 03:33:00	BANK OF AMERICA, ATTN: BANKRUPTCY, PO BOX 982234, EL PASO, TX 79998
14633833	EDI: BANKAMER.COM	Sep 04 2021 03:33:00	BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998
14633832	+ EDI: BANKAMER.COM	Sep 04 2021 03:33:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
14633834	+ EDI: BANKAMER.COM	Sep 04 2021 03:33:00	BANK OF AMERICA, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
14633835	+ EDI: CAPITALONE.COM	Sep 04 2021 03:33:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
14633836	+ EDI: CAPITALONE.COM	Sep 04 2021 03:33:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
14633838	+ EDI: CAPITALONE.COM	Sep 04 2021 03:33:00	CAPITAL ONE/BOSCOVS, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
14633837	+ EDI: CAPITALONE.COM	Sep 04 2021 03:33:00	CAPITAL ONE/BOSCOVS, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
14633844	+ EDI: CITICORP.COM	Sep 04 2021 03:33:00	CITIBANK, PO BOX 6217, SIOUX FALLS, SD 57117-6217
14633843	+ EDI: CITICORP.COM	Sep 04 2021 03:33:00	CITIBANK, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
14633846	+ EDI: CITICORP.COM	Sep 04 2021 03:33:00	CITIBANK/THE HOME DEPOT, PO BOX 6497, SIOUX FALLS, SD 57117-6497
14633845	+ EDI: CITICORP.COM	Sep 04 2021 03:33:00	CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
14633849	+ EDI: CITICORP.COM	Sep 04 2021 03:33:00	CITICORP CREDIT SERVICES, 5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108-5027
14633847	+ EDI: CITICORP.COM	Sep 04 2021 03:33:00	CITICORP CREDIT SERVICES, CITICORP CREDIT SRVS/CENTRALIZED BANKRUP, PO BOX 790040, ST. LOUIS, MO 63179-0040
14633853	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 03 2021 23:30:00	CITIZENS BANK, 1000 LAFAYETTE BLVD, BRIDGEPORT, CT 06604-4725
14633852	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 03 2021 23:30:00	CITIZENS BANK, 1 CITIZENS DR, RIVERSIDE, RI 02915
14633851	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 03 2021 23:30:00	CITIZENS BANK, ONE CITIZENS DRIVE, MS: ROP 15B, RIVERSIDE, RI 02915

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14633856	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 03 2021 23:30:00	CITIZENS BANK NA, 1 CITIZENS DR, RIVERSIDE, RI 02915
14633854	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 03 2021 23:30:00	CITIZENS BANK NA, ATTN: BANKRUPTCY, 1 CITIZENS PLAZA, PROVIDENCE, RI 02903
14633859	+ EDI: WFNNB.COM	Sep 04 2021 03:33:00	COMENITY BANK/VICTORIA SECRET, PO BOX 182789, COLUMBUS, OH 43218-2789
14633858	+ EDI: WFNNB.COM	Sep 04 2021 03:33:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
14633862	+ EDI: DISCOVERSL.COM	Sep 04 2021 03:33:00	DISCOVER STUDENT LOANS, ATTN: BANKRUPTCY, PO BOX 30948, SALT LAKE CITY, UT 84130-0948
14633864	+ EDI: DISCOVERSL.COM	Sep 04 2021 03:33:00	DISCOVER STUDENT LOANS, POB 30948, SALT LAKE CITY, UT 84130-0948
14633868	+ EDI: CITICORP.COM	Sep 04 2021 03:33:00	DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040
14633878	+ EDI: CITICORP.COM	Sep 04 2021 03:33:00	MACYS/FDSB, ATTN: BANKRUPTCY, 7 WEST SEVENTH STREET, CINCINNATI, OH 45202
14633875	+ EDI: HY11.COM	Sep 04 2021 03:33:00	HYUNDAI MOTOR FINANCE, ATTN: BANKRUPTCY, PO BOX 20829, FOUNTAIN VALLEY, CA 92728-0829
14633876	EDI: HY11.COM	Sep 04 2021 03:33:00	HYUNDAI MOTOR FINANCE, 10550 TALBERT AV, FOUNTAIN VALLEY, CA 92708
14633877	EDI: IRS.COM	Sep 04 2021 03:33:00	INTERNAL REVENUE SERVICE (P), CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA, PA 19101-7346
14633839	EDI: JPMORGANCHASE	Sep 04 2021 03:33:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
14633841	EDI: JPMORGANCHASE	Sep 04 2021 03:33:00	CHASE CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850
14633882	+ EDI: NAVIENTFKASMSERV.COM	Sep 04 2021 03:33:00	NAVIENT, ATTN: BANKRUPTCY, PO BOX 9640, WILKES-BARR, PA 18773-9640
14633883	+ EDI: NAVIENTFKASMSERV.COM	Sep 04 2021 03:33:00	NAVIENT, PO BOX 9655, WILKES BARRE, PA 18773-9655
14633884	+ Email/Text: electronicbkydocs@nelnet.net	Sep 03 2021 23:30:00	NELNET, ATTN: BANKRUPTCY CLAIMS, PO BOX 82505, LINCOLN, NE 68501-2505
14633885	+ Email/Text: electronicbkydocs@nelnet.net	Sep 03 2021 23:30:00	NELNET, PO BOX 82561, LINCOLN, NE 68501-2561
14633887	+ Email/Text: bnc@nordstrom.com	Sep 03 2021 23:30:26	NORDSTROM FSB, 13531 E. CALEY AVE, ENGLEWOOD, CO 80111-6505
14633886	+ Email/Text: bnc@nordstrom.com	Sep 03 2021 23:30:26	NORDSTROM FSB, ATTN: BANKRUPTCY, PO BOX 6555, ENGLEWOOD, CO 80155-6555
14633888	+ Email/Text: bnc@nordstrom.com	Sep 03 2021 23:30:26	NORDSTROM SIGNATURE VISA, ATTN: BANKRUPTCY, PO BOX 6555, ENGLEWOOD, CO 80155-6555
14633889	+ Email/Text: bnc@nordstrom.com	Sep 03 2021 23:30:26	NORDSTROM SIGNATURE VISA, 13531 E. CALEY AVE, ENGLEWOOD, CO 80111-6505
14633890	+ Email/Text: bankruptcygroup@peco-energy.com	Sep 03 2021 23:30:00	PECO, 2301 Market Street, N3-1, Philadelphia, PA 19103-1380
14633895	+ EDI: RMSC.COM		

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		Sep 04 2021 03:33:00	SYNCHRONY BANK/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
14633894	+ EDI: RMSC.COM	Sep 04 2021 03:33:00	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
14633896	+ EDI: RMSC.COM	Sep 04 2021 03:33:00	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
14633897	+ EDI: RMSC.COM	Sep 04 2021 03:33:00	SYNCHRONY BANK/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001
14633900	+ EDI: TFSR.COM	Sep 04 2021 03:33:00	TOYOTA FINANCIAL SERVICES, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004
14633901	+ EDI: TFSR.COM	Sep 04 2021 03:33:00	TOYOTA FINANCIAL SERVICES, TWO WALNUT GROOVE DR, HORSHAM, PA 19044-2219
14633898	EDI: TFSR.COM	Sep 04 2021 03:33:00	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 8026, CEDAR RAPIDS, IA 52409
14633903	+ Email/Text: dbogucki@trumark.org	Sep 03 2021 23:31:30	TRUMARK FINANCIAL CREDIT UNION, 335 COMMERCE DR, FORT WASHINGTON, PA 19034-2701
14633902	+ Email/Text: dbogucki@trumark.org	Sep 03 2021 23:31:30	TRUMARK FINANCIAL CREDIT UNION, ATTN: BANKRUPTCY, 335 COMMERCE DR, FORT WASHINGTON, PA 19034-2701

TOTAL: 57

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14633817	*+	AES/PNC BANK, POB 61047, HARRISBURG, PA 17106-1047
14633815	*+	AES/PNC BANK, ATTN: BANKRUPTCY, PO BOX 2461, HARRISBURG, PA 17105-2461
14633823	*+	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
14633824	*+	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
14633825	*+	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
14633827	*+	AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
14633828	*+	AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
14633829	*+	AMEX, P.O. BOX 981537, EL PASO, TX 79998-1537
14633850	*+	CITICORP CREDIT SERVICES, 5800 SOUTH CORPORATE PLACE, SIOUX FALLS, SD 57108-5027
14633848	*+	CITICORP CREDIT SERVICES, CITICORP CREDIT SRVS/CENTRALIZED BANKRUP, PO BOX 790040, ST. LOUIS, MO 63179-0040
14633857	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court., CITIZENS BANK NA, 1 CITIZENS DR, RIVERSIDE, RI 02915
14633855	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court., CITIZENS BANK NA, ATTN: BANKRUPTCY, 1 CITIZENS PLAZA, PROVIDENCE, RI 02903
14633863	*+	DISCOVER STUDENT LOANS, ATTN: BANKRUPTCY, PO BOX 30948, SALT LAKE CITY, UT 84130-0948
14633865	*+	DISCOVER STUDENT LOANS, PO BOX 30948, SALT LAKE CITY, UT 84130-0948
14633873	*+	FIRSTMARK SERVICES, 121 SOUTH 13TH STREET, LINCOLN, NE 68508-1904
14633871	*+	FIRSTMARK SERVICES, ATTN: BANKRUPTCY DEPT., PO BOX 82522, LINCOLN, NE 68501-2522
14633840	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
14633842	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., CHASE CARD SERVICES, PO BOX 15369, WILMINGTON, DE 19850
14633899	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 8026, CEDAR RAPIDS, IA 52409
14633905	*+	Westnor, L.P., 10059 Sandmeyer Lane, Philadelphia, PA 19116-3501
14633874	##+	Harleysville Preferred Insurance Company, 355 Maple Avenue, Harleysville, PA 19438-2222

TOTAL: 0 Undeliverable, 20 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2021

Signature: /s/Joseph Speetjens

Information to identify the case:		
Debtor 1:	Woon Yong Lee	Social Security number or ITIN: xxx-xx-2674
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:	Ae Kyung Lee	Social Security number or ITIN: xxx-xx-1429
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 7 9/2/21
Case number:	21-12421-mdc	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Woon Yong Lee	Ae Kyung Lee
2. All other names used in the last 8 years	dba Lee's Best Dry Cleaners And Laundry	
3. Address	134 Plymouth Road, Apt. 1101 Plymouth Meeting, PA 19462	134 Plymouth Road, Apt. 1101 Plymouth Meeting, PA 19462
4. Debtor's attorney Name and address	STEPHEN MATTHEW DUNNE Dunne Law Offices, P.C. 1515 Market Street Suite 1200 Philadelphia, PA 19102 U.S.A.	Contact phone 215-551-7109 Email: bestcasestephen@gmail.com
5. Bankruptcy trustee Name and address	GARY F. SEITZ Gellert Scali Busenkell & Brown LLC 8 Penn Center 1628 John F. Kennedy Blvd Suite 1901 Philadelphia, PA 19103	Contact phone 215-238-0011 Email: gseitz@gsbblaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408-2800
		Date: 9/3/21
7. Meeting of creditors	October 7, 2021 at 11:00 AM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 12/6/21
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
You must file a complaint:		
<ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).		
You must file a motion:		
<ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	